

In re:
Margarita M. Collado
Debtor

Case No. 17-10952-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Mar 01, 2022

User: admin
Form ID: 138OBJ

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2022:

Recip ID	Recipient Name and Address
db	+ Margarita M. Collado, 3 Shelly Drive, Sinking Spring, PA 19608-8977
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14644471	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
13864608	+ BANK OF AMERICA, 4909 SAVARESE CIRCLE FL1, Tampa, FL 33634-2413
13913347	+ Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13901134	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
13864617	+ FREEDOM MORTGAGE, 907 PLEASANT VALLESTE 3, MOUNT LAUREL, NJ 08054-1210
14555084	+ FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14644472	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14644966	+ Freedom Mortgage Corp, c/o Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14219327	+ George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C, 1025 Berkshire Blvd., Suite 700, Wyomissing, PA 19610-1284
13864618	+ KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr., Philadelphia, PA 19106-1541
13883747	+ Santander Bank, N.A., c/o Thomas A. Capehart, Esq., 33 S Seventh Street, Allentown, PA 18101-2436

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 01 2022 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 01 2022 23:43:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13864609	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2022 23:43:00	CAPITAL ONE/LORD & TAYLOR, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
13864610	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 01 2022 23:43:00	COMENITY BANK/EXPRESS, PO BOX 182789, COLUMBUS, OH 43218-2789, Columbus, OH 43218-2789
13864611	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 01 2022 23:43:00	COMENITY BANK/NWYRK&CO, PO BOX 182789, COLUMBUS, OH 43218-2789
13864612	+ Email/Text: convergent@ebn.phinsolutions.com	Mar 01 2022 23:43:00	CONVERGENT OUTSOURCING, P O BOX 9004, RENTON, WA 98057-9004
13864613	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 01 2022 23:43:00	CP/BON TON, PO BOX 182789, COLUMBUS, OH 43218-2789
13864615	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Mar 01 2022 23:53:29	DSNB/MACYS, PO BOX 8218, MASON, OH 45050
13864616	+ Email/Text: bknotice@ercbpo.com	Mar 01 2022 23:43:00	ENHANCED RECOVERY COMPANY, PO BOX 57547, JACKSONVILLE, FL 32241-7547
14450693	Email/Text: mtgbk@shellpointmtg.com	Mar 01 2022 23:43:00	New Residential Mortgage LLC, PO Box 10826, Greenville SC 29603-0826
13864619	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2022 23:53:33	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, NORFOLK, VA 23502
13916818	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2022 23:53:23	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13875494	+ Email/PDF: rmscedi@recoverycorp.com	Mar 01 2022 23:53:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13866425	Email/Text: bnc-quantum@quantum3group.com	Mar 01 2022 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13864620	+ Email/Text: DeftBkr@santander.us	Mar 01 2022 23:43:00	SANTANDER BANK N.A., 450 PENN ST, READING, PA 19602-1011

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13920331		FREEDOM MORTGAGE CORPORATION
13864614	##+	DITECH FINANCIAL LLC, POB 6172, Rapid City, SD 57709-6172

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbefcf@brockandscott.com
GEORGE M. LUTZ	on behalf of Debtor Margarita M. Collado glutz@hvmlaw.com asantana@hvmlaw.com;r49419@notify.bestcase.com
HAROLD N. KAPLAN	on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JAMES A. PROSTKO	on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com

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JEROME B. BLANK

on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com

KELLIE LYNNE RAHL-HEFFNER

on behalf of Creditor Santander Bank N.A. krahl-heffner@grossmcginley.com,
jkacsur@grossmcginley.com;jpraedin@grossmcginley.com

LISA MARIE CIOTTI

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com

REBECCA ANN SOLARZ

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor Ditech Financial LLC tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Margarita M. Collado

Debtor(s)

Case No: 17-10952-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 3/1/22